

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Jonathan D. Herbach, et al.                  Art Unit : 2121  
Serial No. : 10/699,165                  Examiner : Darrin D. Dunn  
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Title : TRANSPARENT AUTHENTICATION PROCESS INTEGRATION

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO ACTION OF NOVEMBER 27, 2009

This paper is filed in reply to the Office Action dated November 27, 2009. Please consider the following.

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.